

<i>SERFF Tracking Number:</i>	<i>CMIC-125871906</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Cameron Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>CMIC-125871906</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0022 Other</i>
<i>Product Name:</i>	<i>Farm Liability</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Farm Liability

SERFF Tr Num: CMIC-125871906

State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$100

Made/Occurrence

Sub-TOI: 17.0022 Other

Co Tr Num: CMIC-125871906

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Authors: Elizabeth Branum, Sheila

Disposition Date: 11/21/2008

Andrew, Barry Korthanke, Alan

Schrader

Date Submitted: 10/30/2008

Disposition Status: Filed

Effective Date Requested (New): 01/01/2009

Effective Date (New):

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal):

State Filing Description:

Reviewed as commercial farm liability

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/21/2008

State Status Changed: 11/21/2008

Deemer Date:

Corresponding Filing Tracking Number: CMIC-125871906

Filing Description:

Cameron Mutual Insurance Company is proposing to revise rules and rates for the Farm Liability Program. The rule changes can be summarized as follows:

- Liability Class Codes were revised including a new 0-160 acre class.

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- Jet Ski exclusion added.
- Tree stands or duck blinds excluded from Leasing/Renting Land to Others for Hunting if it is installed or maintained by the insured.

The rate changes can be summarized as follows:

- An overall increase of 3.11% or \$2,064.

For a detailed description of changes, please see the Summary of Revisions in Supporting Documentation. If you have any questions, please contact me at 816-632-6511 ext. 258 or bkorthanke@cameron-insurance.com.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@cameron-insurance.com
214 McElwain Drive (800) 326-6511 [Phone]
Cameron, MO 64429-1321 (816) 632-1022[FAX]

Filing Company Information

Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri
214 McElwain Drive Group Code: 532 Company Type: Property & Casualty
Cameron, MO 64429-1321 Group Name: State ID Number:
(800) 326-6511 ext. [Phone] FEIN Number: 44-0447850

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	10/30/2008	23586443

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	11/21/2008	11/21/2008

SERFF Tracking Number:	CMIC-125871906	State:	Arkansas
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Disposition

Disposition Date: 11/21/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Cameron Mutual Insurance Company	3.110%	\$2,064	172	\$66,340	%	%	15.900%

SERFF Tracking Number: CMIC-125871906 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Indicated Need	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	RF-1 Rate Filing Abstract	Filed	Yes
Rate	Underwriting Rules	Filed	Yes
Rate	Index	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Exceptions	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number:	CMIC-125871906	State:	Arkansas
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Product Name:	Farm Liability		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	12/01/2005
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	15.900%	3.110%	\$2,064	172	\$66,340	%	%

SERFF Tracking Number: CMIC-125871906 State: Arkansas
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Underwriting Rules	FL-UR-1 thru FL-UR-2	Replacement	FL AR Underwriting Rules.pdf
Filed	Index	FL-Index-2	Replacement	FL AR Index.pdf
Filed	General Rules	FL-GR-2 ,FL- GR-4 ,FL-GR-5 ,FL-GR-7 ,FL- GR-9 thru 10	Replacement	FL AR General Rules.pdf
Filed	Exceptions	FL-AR-EX-1	Replacement	FL AR Exceptions.pdf
Filed	Rate Pages	FL-AR-1 thru FL- AR-2	Replacement	AR FL Rate Pages 01012009.pdf

CAMERON MUTUAL INSURANCE COMPANY

FARM LIABILITY POLICY UNDERWRITING RULES

The Farm Liability Coverage Form provides broad coverage tailored to meet the combined commercial and personal loss exposures of farmers. To maintain competitive premiums, care must be taken in the underwriting of insureds and their farm liability exposures. The Farm Liability Policy must be written only on well-maintained farm risks that show pride of ownership. Only persons with reputable backgrounds should be considered as insureds of Cameron Mutual.

1. a. The primary underwriting responsibility in selecting risks rests with the agent. The agent's knowledge of applicants and community conditions can be invaluable. The agent's inspection of the property and complete reporting of the facts concerning the property and the applicant are particularly important when binding a Farm Liability Policy because of its broad coverages. Since the Farm Liability Policy embodies risks of both individuals and their property, applications should be solicited only from persons with a good loss history and no unusual liability hazards.
 - b. All applications must be submitted on the online Farm rater.
 - c. The Farm Liability Manual is a Supplement to the Farm Fire Manual. The Farm Fire Policy Program General Rules apply to the Farm Liability Supplement except as stated.
2. Applications are **not** to be submitted on the following **individuals**:
 - a. Applicant, spouse or resident who has incurred more than one liability loss or more than two farm employee claims within the past three years.
 - b. Applicant, spouse or resident whose habits or living conditions show a lack of responsibility for property or respect for the rights of others.
 - c. Applicant, spouse or resident who is mentally incapable of making sound judgments.
 - d. Applicant, spouse or resident of household who has been engaged in illegal activities of any kind or who has a history of falsifying a claim or purposely destroying their own property or who has been convicted of a felony.
 - e. Applicant, spouse, or resident of a household who has a trained guard dog. Prohibited breeds include Staffordshire Terrier (Pit Bull, American Bull, or Yankee Terrier), Rottweiler, wolf hybrid (Tundra Shepherd), Akita, Chow or Preso Canario. A dog of mixed breed which includes any prohibited breed is also unacceptable. Also included is any animal which has vicious tendencies. Underwriting, at its discretion, may utilize the "Canine Bite Exclusion" endorsement to exclude liability arising out of dog bites.
 - f. Applicant, spouse or resident who hire employees under 16 years of age to perform hazardous tasks, including the operation of farm machinery.
 - g. Applicant and spouse who are not gainfully employed. Retirees are considered to be gainfully employed.
 - h. Applicant, spouse, or resident of household whose principal business is raising, boarding, breeding, or using dogs or horses for show, racing, or riding purposes.
 - i. Farm employees who have two or more moving violations or two or more at fault accidents within the past three years and who will be operating farm equipment. Employee must meet Cameron Mutual Business Auto Underwriting Rules.
3. Applications are **not** to be submitted on the following **property or operations**:
 - a. Premises which have a business operation other than those permitted under rule 37.N., Insured's Liability while Employed by Others in Nonfarm Jobs.
 - b. Premises with debris or lack of maintenance.
 - c. Premises where fences are in poor condition or lacking maintenance.
 - d. Premises where livestock have frequently escaped.
 - e. Machinery in poor operating condition.
 - f. Machinery lacking proper safety devices designed for use with the specific equipment (i.e., power take-off guards, slow moving vehicle signs, operating lights, etc.).
 - g. Property with unfenced in-ground or above-ground swimming pools or any swimming pool with a diving board or slide. To be eligible, fences must completely surround the pool, be at least four (4) feet high, and have a self-locking gate. An exception to the rule may be allowed when an insured with an above-ground pool lives in a rural area; i.e. they do not have a neighborhood exposure like you would find in town. If the regulatory body for the area does not require a fence around the pool, then we will make an exception. The exception is granted only if the walkway, stairway or deck area leading up to the pool's edge has a self-locking gate.
 - h. Property where "U-pick" operations are allowed.
 - i. Property with trampolines that do not utilize a safety enclosure and spring cover with pad.
 - j. Property on which the principal business is raising, boarding, breeding, or using dogs or horses for show, racing, or riding purposes.
 - k. Processing or packaging of food for human consumption.

CAMERON MUTUAL INSURANCE COMPANY

FARM LIABILITY POLICY UNDERWRITING RULES

4. Supporting property coverage is required in Arkansas to write a Farm Liability policy. An exception to this rule would be a lessor's risk exposure where the landlord is not involved in the farming operation.
5. The agent has no authority to bind coverage in excess of the Farm Liability limits stated in the manual.
6. Liability under the Farm Liability Policy may be extended to cover not more than ten dwelling exposures four families per dwelling. When the number of exposures exceeds this limitation of ten dwellings or more than four families per dwelling, the entire exposure must be placed under a General Liability Policy.
7. If coverage is extended to any rental premises, functioning smoke detectors must be installed according to state, city, or county code. At least one smoke detector in each bedroom and at least one smoke detector on each dwelling level is required.

A smoke detector is defined as a battery and/or household current powered device that senses smoke using either ionization or photoelectric detection and activates an audible alarm.

8. Water craft will not be acceptable if any driver's record for violations and accidents exceed Personal Auto new business requirements.
9. Water craft with greater than 250 horsepower motors.
10. If there are more than ten farm employees, contact your underwriter for binding authority.
11. Fencing Guidelines
 - a. A fence must meet the minimum legal requirements for your state or county.
 - b. Any fence in disrepair or lacking proper maintenance in conjunction with the above guidelines is not acceptable.
Example: An older fence that has not been maintained, that is leaning, but has an electric fence strand running through or on top of the older fence, is not an acceptable fence.

12. All-Terrain Vehicle (ATV) Liability Coverage

ATV definition: A vehicle designed primarily for off road use. It has three or more wheels, handle bars for steering, and a seat that is straddled. Three-wheeled ATV's are NOT acceptable.

The Farm Liability policy has an absolute exclusion for ATV's (IL 21 87C). Applicants may purchase coverage through a buy-back endorsement for limited liability coverage affording on and off premises exposures (IL 24 99C). The ATV buy back endorsement provides BI, PD, and Medical coverage. It does not provide passenger, UM/UIM, or physical damage coverage.

The All-Terrain Vehicle endorsement (and the associated premium charge) will be added automatically to all new business policies unless the coverage is rejected on the application.

ATV Guidelines

- a. ATV(s) must be primarily used in conjunction with the farming operation;
- b. ATV(s) must have four or more wheels (three-wheeled ATV's are not eligible);
- c. Policies with more than two ATV's are not eligible for coverage;
- d. High performance/racing types of ATV's are not eligible. Only utility type models are eligible (i.e. equipped with a utility rack and hitch);
- e. Minimum age to operate a covered ATV is 16 years old, unless they are under the direct supervision of a parent, guardian, or an adult authorized to supervise by the parent or guardian; and
- f. Cannot be licensed for road use.

FARM LIABILITY MANUAL

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FARM LIABILITY MANUAL

GENERAL RULES

11. POLICY CANCELLATION

Compute return premium pro rata and round to the nearest whole dollar.

Flat cancellation is available only if a signed request from named insured is received within 30 days of issuance of policy and the reason for cancellation is duplication of coverage.

12. RESERVED FOR FUTURE USE

13. RESERVED FOR FUTURE USE

14. DEFINITIONS

Farming and Ranching means:

1. The growing and marketing of:
 - a. Field crops, fruits, mushrooms, nuts or vegetables.
 - b. Flowers, greenhouse or nursery stock or sod.
2. The raising or keeping of bees, fur bearing animals, livestock (other than commercial feed lots), poultry or worms.
3. The conducting of aquiculture.

15. RESERVED FOR FUTURE USE

16. RESERVED FOR FUTURE USE

17. CHANGES IN RATES, RULES AND FORMS

- A. A general revision is a revision in rules or forms; or a rate revision applying to one or more classes, including rate schedule changes.
- B. General revisions to rates and rules do not apply to policies existing prior to the effective date of the revision. These policies will be adjusted effective on the next anniversary date to incorporate a general revision.

18. RESERVED FOR FUTURE USE

19. ELIGIBILITY

Farm Liability Coverage Form **FL 00 20** may be written for an owner or tenant having an insurable interest in farming or ranching operations.

20. RESERVED FOR FUTURE USE

21. BASIC FORMS

Attach the following forms to all policies:

1. Farm Liability Coverage Form **FL 00 20**.
2. Common Policy Conditions Form **IL 00 17**.
3. Calculation of Premium Form **IL 00 03**.
4. Nuclear Energy Exclusion Form **IL 00 21**.
5. Limited Farm Pollution Liability Coverage Form **FL 04 03**.
6. Punitive or Exemplary Damage Exclusion Form **E-111**.
7. Lead Contamination Exclusion Form **PC-110**.
8. Exclusion - Migrant and Seasonal Agricultural Worker Protection Act Form **FL 01 16**.
9. Absolute Exclusion – Asbestos and Silica Form **IL 21 81**.

22. RATING BASIS

Liability rates are per the indicated exposure basis shown in this manual. Rates are displayed in the state rate pages.

23. RESERVED FOR FUTURE USE

24. RESERVED FOR FUTURE USE

FARM LIABILITY MANUAL

GENERAL RULES

D. Manual Rates

1. Manual rates are shown in the state rate pages opposite the identifying code number of the classification.
2. Basic limits
 - a. Manual rates are shown at the following limits:
 - (1) \$100,000 each occurrence for bodily injury and property damage liability. Subject to this limit:
 - (a) \$50,000 per fire for fire damage.
 - (b) \$5,000 per person for medical payments;
 - (2) \$100,000 per person or organization for personal injury or advertising injury liability.
 - (3) The limits provided under (1) and (2) above are subject to a \$200,000 General Aggregate Limit.
 - b. The General Aggregate Limit applies separately to each year of the policy.
3. Optional Limits:
 - a. Increased and decreased limits premiums for liability coverage are found in the state rate pages.
 - b. The basic medical payments limit does **not** increase with the increase in liability limits.

E. Premium Computation

1. Determine the base premium in accordance with **37.F.**
2. For each additional mandatory or optional coverage applicable to the farm being insured, secure the premium from the state rate pages.

F. Base Premium

1. The rate is based on the acreage of all premises that are subject to rule **37.B.**, Mandatory Coverages.
Note: If a farm maintained by a resident of the named insured's household is covered under the policy, include this farm in the acreage computation. Use Additional Insured - Farm Liability Endorsement **FL 04 50**. (However, the premium developed from this rate does **not** constitute the entire premium for the mandatory coverages. Refer to rules G., H., J.2., J.3., J.4., and K.1., below, for other charges for the mandatory coverages.)
2. Use state rate pages for rates; exposure basis is acreage.
3. Use:
 - a. Code 01905 for over 0 acres, but not more than 160 acres.
 - b. Code 01906 for 161 acres, but not more than 500 acres.
 - c. Code 01907 for 501 acres, but not more than 1,000 acres.
 - d. Code 01908 for 1,001 acres, but not more than 1,500 acres.
 - e. Code 01909 for 1,501 acres, but not more than 2,000 acres.
 - f. Code 01910 for 2,001 acres, but not more than 2,500 acres.
 - g. Code 01911 for 2,501 acres, but not more than 3,000 acres.
 - h. Code 01912 for each additional 500 acres.

G. Reserved For Future Use

H. Multi-family Dwelling

1. If a farm or residence premises, maintained by the named insured, spouse, or resident of the named insured's household, contains a more-than-one-family (up to four families) dwelling, the following applies.
 - a. Refer to the state rate pages. Exposure basis is each farm or residence premises. (The exposure basis does **not** reflect the number of family units.)
 - b. Use Code 05113 for two, three or four family dwelling.

I. Additional Insureds

1. Use Endorsement **FL 04 50** and enter the required information in its Schedule to add any of the following as an insured under the Farm Liability Coverage Form. Coverage is defined and limited by the provisions of **FL 04 50**; refer to the Endorsement for further detail.
 - a. No Additional Premium Charge
 - (1) Person or organization from whom the insured leases land:

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GENERAL RULES

The land must not contain buildings or other structures and must qualify as an insured location in accordance with the definition in coverage Form **FL 00 20**;

- (2) Person or organization that exercises financial control over the insured;
- (3) Non-resident co-owner of a non-farm initial or additional residence.
- b. Additional Premium Charge
 - (1) Person or organization (or their real estate manager) from whom the insured leases farm premises including buildings or other structures.
Refer to the state rate pages for rating.
 - (2) Independently contracting operator-manager of a farm owned by or leased to the insured.
The farm must qualify as an insured location in accordance with the definition in coverage form **FL 00 20**.
Refer to the state rate pages for rating.
 - (3) Person or organization from whom the insured leases equipment.
The additional insured is not covered for occurrences involving sole negligence of that person or organization.
Refer to the state rate pages for rating.
 - (4) Vendor who sells or distributes the insured's product.
Refer to the state rate pages for rating.
2. Resident of the Insured's Household
Use Endorsement **FL 04 07** to cover a resident of the named insured's household, if the resident is not included in the definition of insured in coverage form **FL 00 20**.
Use Code 04122 - Refer to state rate pages for rates. Exposure basis is each additional insured.
3. Executors, Administrators, Trustees or Beneficiaries of the insured's estate may be covered as additional insureds. Coverage may also be afforded in the case of a living trust. Such individuals may be named without charge, as additional insureds. Use Endorsement **FL 04 32**.

J. Additional Premises

1. Reserved For Future Use
2. Additional farm premises maintained by named insured, spouse, or residents of the named insured's household (coverage is mandatory only for such premises maintained by named insured or spouse).
 - a. Under this classification, a charge applies to each additional farm premises with buildings; such premises includes all farm locations, without buildings, which are used in conjunction with it.
 - b. Identify the additional farm premises in the Farm Liability Coverage Form Declarations.
 - c. Refer to state rate pages for premiums; exposure basis is each additional farm premises.
 - d. Use Code 01418.
Note: If the farm premises includes rented dwellings, also use Code 05117. Exposure basis is each dwelling.
3. Additional nonfarm residence premises, including seasonal dwellings identified as such in the Farm Liability Coverage Form Declarations; or
Additional residence maintained by named insured, spouse, or residents of the named insured's household. (Coverage is mandatory only for an additional residence maintained by named insured or spouse.)
 - a. Refer to state rate pages; exposure basis is each residence.
 - b. Use Endorsement **FL 04 07** for additional residences only.
 - c. Use Code 05114.
Note: An additional residence acquired by the named insured during the policy period is automatically covered for the remainder of the policy period.

FARM LIABILITY MANUAL

GENERAL RULES

M. Watercraft

1. This classification applies to private passenger watercraft, other than boats included in the Farm Liability Coverage Form. This classification excludes:
 - a. Watercraft while used to carry persons for a charge or while rented to others;
 - b. Bodily injury to any employee of the insured, while engaged in the employment of the insured, if such employee's principal duties are in connection with the maintenance or use of the watercraft;
 - c. Boats not described below; and
 - d. Jet Ski.
2. Exposure basis is each watercraft. Use state rate pages for rates.
3. Coverage must be written to the expiration of the policy. Premium is to be adjusted on a pro rata basis.
4. Use Watercraft Endorsement **FL 04 83**.
5. Class Codes
 - a. Watercraft powered by outboard, inboard or inboard-outdrive motors.

Length of Watercraft

Horsepower *	Up to 15 feet	Over 15 feet to 26 feet
Up to 50 +	04601	04602
51 to 100	04603	04604
101 to 150	04605	04606
151 to 250	N/A	04608

- b. Sailboats with or without auxiliary power:

26 to 40 feet +	04621
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- * Accumulate total horsepower if two or more motors are regularly used together with any single watercraft owned by insured.
- + Outboard motors of up to 25 horsepower or sailboats less than 26 feet with or without auxiliary power are covered in the Farm Liability Coverage Form at no charge.

N. Insured's Liability While Employed by Others in Nonfarm Jobs

1. These classifications apply to the types of employment listed in 2. through 6. below. They do not apply to liability:
 - a. Arising out of a business of which the insured is the sole owner or in which he or she is a partner.
 - b. Due to bodily injury to any employee of the insured; or
 - c. Incurred by individuals such as principals or supervisors whose chief duties are of an administrative nature.
2. Salesmen, collectors and messengers, including installation, demonstration or servicing operations:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use Code 03210.
3. Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use Code 03320.
4. Teachers, athletic, laboratory, manual training, physical training and swimming instructors:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use Code 02995.

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GENERAL RULES

- a. limited coverage for Spray Drift of Agricultural Chemicals up to \$300,000 on a policy year aggregate limit; and
- b. limited coverage for Discharge, Dispersal, Spill, Release, or Escape of Agricultural Chemicals up to \$100,000 on a policy year aggregate limit.
2. This coverage is limited to damages for physical injury to tangible property.
3. The annual premium for this endorsement is \$60. Exposure base is per policy.
4. Use Agricultural Chemicals Liability Endorsement **FL 04 99C**.
5. Use Code 07200.

R. Livestock and Poultry Liability Exclusion and associated credit

1. A 10% credit (applied to the Liability and Medical Payments Acreage premium only) is available if the policy excludes Liability and Medical Payments coverage for Livestock and Poultry at the named insured's request.
2. Named insured must sign either the application or a request for change form in order to receive the credit.
3. Use state rate pages for rates; exposure basis is acreage.
4. Use:
 - a. Code 02905 for over 0 acres, but not more than 160 acres.
 - b. Code 02906 for 161 acres, but not more than 500 acres.
 - c. Code 02907 for 501 acres, but not more than 1,000 acres.
 - d. Code 02908 for 1,001 acres, but not more than 1,500 acres.
 - e. Code 02909 for 1,501 acres, but not more than 2,000 acres.
 - f. Code 02910 for 2,001 acres, but not more than 2,500 acres.
 - g. Code 02911 for 2,501 acres, but not more than 3,000 acres.
 - h. Code 02912 for each additional 500 acres.
5. Attach **FL 10 99C** – Livestock and Poultry Liability Exclusion.

S. Incidental Business Liability Activities

The liability policy excludes business activities, but there are certain activities that are eligible for coverage. Use the **FL 04 43** (Business Activities endorsement) for the eligible classes listed below. Use Code 05123 and rates in the state rate pages. Guidelines for eligibility are as follows:

1. Receipts must not exceed \$20,000.
2. There can be no employees.
3. No processing of food items.
4. No fabrication or manufacturing; e.g. a metal shop, auto repair, small engine repair and appliance repair.
5. No farm entertainment activities; e.g. hay rides, petting zoos and corn mazes.
6. No rental of equipment or tools to others.

Only the following classes are eligible, and all classes include Products and Completed Work:

1. Beauty/Barber shops; no tanning beds allowed.
2. Cell Towers or Wind Generators on premises; secure a copy of the written agreement. The owner of the tower cannot transfer liability to our insured.
3. Crafts; e.g. ceramics, quilting and wood crafting.
4. Lawn mowing provided they do not apply chemicals or do landscaping.
5. Retail Operations; e.g. Tupperware, Mary Kay, Pampered Chef, antiques, firewood and selling pets.
6. Office.
7. Seed Sales; eligibility will be based on commission instead of receipts.
8. Services; e.g. saw sharpening, fence building, sewing and upholstery.
9. Call your underwriter if you have a risk that is not listed, but you feel is eligible for coverage.

T. Leasing/Renting Land to Others for Hunting

Leasing land to others would be considered a business activity and is excluded under the liability policy. Insureds may secure protection for this exposure by endorsing the Business Activities endorsement (**FL 04 43**). Use Code 05124 and rates in the state rate pages. Guidelines for acceptability are as follows:

1. Our insured and their customer act as a landlord and tenant. Responsibility and control of the land are shifted to the tenant.
2. Receipts are less than \$5,000/year.
3. No guide service or stocking of game provided.
4. No food or lodging provided.
5. No firearms or ammunition provided.
6. No tree stands or duck blinds are allowed if they are installed and/or maintained by the insured.

FARM LIABILITY MANUAL

GENERAL RULES

U. Exclusion – Products Related To A Specific Premises Or Operation (On And Off Premises)

Coverage may be excluded for damages which arise out of a product connected with a designated premise or designated operation. Coverage applies on and off premises, but does not apply to incidents which occur after the insured has relinquished possession of the product. Enter the designated premises (or part of a premises) or the designated operation in the Schedule of the endorsement.

Use Exclusion – Products Related To A Specific Premises Or Operation Endorsement **FL 10 06**.

FARM LIABILITY MANUAL

ARKANSAS EXCEPTIONS PAGE

EXCEPTIONS TO GENERAL RULES

11. POLICY CANCELLATION

This rule is revised as follows:

If the policy is cancelled by Cameron Mutual, compute refund premium pro rata and round to the nearest whole dollar. If the policy is cancelled by the First Named Insured, the refund may be less than pro rata.

Flat cancellation is available only if a signed request from the First Named Insured is received within 30 days of issuance of the policy and the reason for cancellation is duplication of coverage.

ADDITIONAL RULE

Attach the following endorsement forms to all policies:

- FL 04 67** Farm Employers Liability and Farm Employees Medical Payment Insurance
- IL 01 63** Arkansas Changes
- IL 01 99** Arkansas Changes - Transfer of Rights of Recovery Against Others To Us
- IL 02 31** Arkansas Changes – Cancellation and Nonrenewal
- IL 21 89** Disclosure Pursuant to Terrorism Risk Insurance Act
- IL 21 99** Arkansas Personal Lines (including Farm) Fungus (including Mold) and Bacteria Amendatory Endorsement

FARM LIABILITY ARKANSAS

Class Code	Description	Cov H - Bodily Injury/Property Damage & Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg - Occ	100 50	200 100	400 200	600 300	800 400	1,000 500	1,000 1,000
1905	Farm Liab 0-160 acres w/ one part-time Farm Emp.	121	134	159	182	197	206	241	24
2905	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	109	121	143	164	177	185	217	22
1906	Farm Liab 161-500 acres w/ one part-time Farm Emp.	127	141	168	192	207	217	254	24
2906	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	114	127	151	173	186	195	229	22
1907	Farm Liab 501-1,000 acres w/ one part-time Farm Emp.	179	199	237	271	293	306	358	24
2907	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	161	180	213	244	264	275	322	22
1908	Farm Liab 1,001-1,500 acres w/ one part-time Farm Emp.	187	208	248	283	306	320	374	24
2908	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	168	187	223	255	275	288	337	22
1909	Farm Liab 1,501-2,000 acres w/ one part-time Farm Emp.	203	226	269	307	332	348	407	24
2909	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	183	203	242	276	299	313	366	22
1910	Farm Liab 2,001-2,500 acres with one part-time Farm Emp.	214	238	283	324	350	367	428	24
2910	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	193	214	255	292	315	330	385	22
1911	Farm Liab 2,501-3,000 acres with one part-time Farm Emp.	226	251	299	341	369	387	452	24
2911	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	203	226	269	307	332	348	407	22
1912	Farm Liab each add 500 acres with one part-time Farm Emp.	13	14	17	19	21	22	25	0
2912	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	12	12	15	17	19	20	23	0
1350	Farm Employee Liability - Full time (180 days or more per year)	43	48	57	65	71	74	86	28
1351	Farm Employee Liability- Part Time (Less than 180 days per year)	22	24	29	33	35	37	43	14
1415	Employers liability and employees medical payments - residence employees	11	12	14	16	18	18	22	6
1418	Additional farm premises maintained by insured, spouse or resident of insureds household	22	24	29	33	35	37	43	12
5113	Two, three, or four family dwelling	11	12	14	16	18	18	22	7
5114	Additional non-farm residence premises maintained by insured, spouse or resident of household	11	12	14	16	18	18	22	7
5117	Additional residence rented to others - one to four family	28	31	37	42	46	48	56	7
5123	Incidental Business Liability Activities	35	39	46	53	57	60	70	10
5124	Leasing/Renting Land to Others for Hunting	35	39	46	53	57	60	70	10

FARM LIABILITY ARKANSAS

Class Code	Description	Cov H - Bodily Injury/Property Damage & Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg -	100	200	400	600	800	1,000	
		Occ	50	100	200	300	400	500	
3210	Insureds liability while employed by others in non-farm jobs - business pursuits class "A" *	7	8	10	11	12	12	14	7
3320	Insureds liability while employed by others in non-farm jobs - business pursuits class "B" *	4	4	5	6	6	7	8	4
2995	Insureds liability while employed by others in non-farm jobs - business pursuits class "C" *	13	14	17	19	21	22	25	12
2996	Insureds liability while employed by others in non-farm jobs - business pursuits class "D" *	6	7	8	10	10	11	13	7
2997	Insureds liability while employed by others in non-farm jobs - business pursuits class "E" *	6	7	8	10	10	11	13	N/A
4122	Additional insureds - resident of household (not included in definition of insured)	18	20	24	27	29	31	36	19
5135	Additional insureds - Partners or Co-owners	18	20	24	27	29	31	36	19
1235	Farm stands (rate per \$1,000 gross receipts)	16.20	18.00	21.40	24.50	26.50	27.70	32.40	18.00
7106	Custom Farming (rate per \$1,000 gross receipts)	7.60	8.40	10.00	11.40	12.30	12.90	15.10	2.40
7990	Snowmobile	50	55	65	75	81	85	99	6
7795	All-Terrain Vehicle (no more than two units)	42	47	56	64	69	72	85	2
4601	Watercraft 0-50 hp 0-15 ft	11	12	14	16	18	18	22	10
4602	Watercraft 0-50 hp 16-26 ft	18	20	24	27	29	31	36	12
4603	Watercraft 51-100 hp 0-15 ft	21	23	27	31	34	35	41	11
4604	Watercraft 51-100 hp 16-26 ft	28	31	37	42	46	48	56	15
4605	Watercraft 101-150 hp 0-15 ft	30	33	39	45	49	51	59	13
4606	Watercraft 101-150 hp 16-26 ft	35	39	46	53	57	60	70	19
4608	Watercraft 151-250 hp 16-26 ft	62	69	82	94	101	106	124	34
4621	Watercraft sailboats 26 to 40 ft	35	39	46	53	57	60	70	19

* Class "A" - Salesmen, collectors, and messengers, including installation, demonstration or servicing operations.

Class "B" - Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations.

Class "C" - Teachers, athletic, laboratory, manual training, physical training and swimming instructors.

Class "D" - Teachers, not otherwise classified.

Class "E" - Optional coverage for teachers, liability for corporal punishment of pupils.

SERFF Tracking Number: CMIC-125871906 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-125871906
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other
Product Name: Farm Liability
Project Name/Number: /

Supporting Document Schedules

	Review Status:	
Satisfied -Name: Indicated Need	Filed	11/21/2008
Comments:		
Attachment:		
FL AR Rate Indications.pdf		
Satisfied -Name: Summary of Revisions	Filed	11/21/2008
Comments:		
Attachment:		
FL AR Summary of Revisions.pdf		
Satisfied -Name: RF-1 Rate Filing Abstract	Filed	11/21/2008
Comments:		
Attachment:		
AR FORM RF-1 Rate Filing Abstract FL.doc		

Cameron Mutual Insurance Company
Rate Level Indications
Farm
Arkansas

Exhibit 1
Sheet 3
10/16/2008

Coverage	Full Indicated Change	Credibility	Compliment of Credibility	Credible Indicated Change	Selected Rate Change	2007 YE Earned Premium	Premium Effect
Farm Liability	-51.6%	0.12	25.3%	15.9%	3.11%	46,949	1,460

Cameron Mutual Insurance Company
Rate Level Indications
Farm
Arkansas

Exhibit 1
Sheet 1
10/16/2008

Exhibit 1
Sheet 2
10/16/2008

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	Direct Earned Premium	Premium at Present Rates Factors	Adjusted Premium	Case Incurred Losses	IBNR Factor	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Loss Trend Factors	Trended Incurred Losses w/ibnr and LAE	Trended Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Farm Liability														
2001	35,487.64	1.000	35,487.64	5,400.85	1.026	1.125	6,230.89	1.245	7,758.18	21.86%	0.143	3.12%		
2002	35,592.02	1.000	35,592.02	2,270.72	1.041	1.125	2,659.30	1.209	3,214.69	9.03%	0.143	1.29%		
2003	37,695.13	1.000	37,695.13	3,483.98	1.060	1.125	4,154.65	1.174	4,876.06	12.94%	0.143	1.85%		
2004	37,880.78	1.000	37,880.78	18,648.87	1.081	1.125	22,679.36	1.139	25,842.14	68.22%	0.143	9.75%		
2005	43,032.63	1.000	43,032.63	887.58	1.109	1.125	1,107.37	1.106	1,225.05	2.85%	0.143	0.41%		
2006	46,948.92	1.000	46,948.92	0.00	1.142	1.125	0.00	1.074	0.00	0.00%	0.143	0.00%		
2007	51,544.25	1.000	51,544.25	33,170.47	1.284	1.125	47,914.74	1.043	49,963.77	96.93%	0.143	13.85%		
Total	288,181.37		288,181.37	63,862.47			84,746.30		92,879.89	32.23%	1.00	30.26%	62.6%	-51.6%

Cameron Mutual Insurance Company
Expense Selection and Calculation of Permissible Loss Ratio
Farm

Exhibit 7
Sheet 1
10/16/08

	Expense Category	Liability
(1)	Commission & Brokerage	13.8%
(2)	Other Acquisition	6.3%
(3)	General Expenses	7.1%
(4)	Taxes, Licenses & Fees	2.1%
(5)	Reinsurance Risk Loads	4.6%
(6)	<u>Underwriting Profit Margin</u>	<u>3.5%</u>
(7)	Total	37.4%
(8)	Permissible Loss Ratio	62.6%
	Expense Ratio	29.4%

**Summary of Revisions
Arkansas Farm Liability Program
Effective January 1, 2009**

<u>Page No.</u>	<u>Rule No.</u>	
FL-UR-1	1.b.	Replaced entire rule with new verbiage
	2.e.	Reworded rule, no change to content
	3.k.	Added rule: Processing or packaging of food ...
FL-UR-2	9.	Increased horsepower to 250
	10.	Changed rule
FL-Index-2	N/A	Deleted: Additional Farm Premises
FL-GR-2	21.9.	Added rule: Absolute Exclusion ...
FL-GR-4	F.3.a.	Added Code 01905. Re-lettered remaining code rules
	F.3.b.	Changed acreage on Code 01906
	F.3.h.	Changed verbiage on Code 01912
FL-GR-5	J.1.	Deleted rule, replaced with “Reserved For Future Use”
	J.2.	Added verbiage after rule J.2.d. regarding use of Code 05117
FL-GR-7	M.1.d.	Added Jet Ski
	M.5.a.	Increased horsepower to 250
FL-GR-9	R.4.a.	Added Code 02905. Re-lettered remaining code rules
	R.4.b.	Changed acreage on Code 02906
	R.4.h.	Changed verbiage on Code 02912
	T.6.	Added rule: No tree stands or duck blinds ...
FL-GR-10	U.	Added rule: Exclusion – Products Related To A Specific ...
FL-AR-EX-1	N/A	ADDITIONAL RULE – Deleted form IL 21 81
FL-AR-1	N/A	Rates and liability classes were revised
FL-AR-2	N/A	Rates were revised

SERFF Tracking Number: *CMIC-125871906* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-125871906*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0022 Other*
Product Name: *Farm Liability*
Project Name/Number: /

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